Insurance Requirements: Vendors and Outside Groups Using Campus Facilities

There are certain insurance requirements mandated by the CSU if an outside vendor or group is coming on campus to use campus facilities for any purpose. Examples of such events may be, but are not limited to:

1. A private party
2. Service providers
3. Business gathering
4. Festivals
5. Other group event

The requirements are as follows:
A certificate of insurance (COI) and an additional insured endorsement (see attachments) must be provided with the following coverage limits:

1. **LIABILITY COVERAGE:**
   - Comprehensive or Commercial form **minimum limits** (higher limits may be required due to the nature of the event or the number of people in attendance):
     - Each Occurrence $1,000,000
     - General Aggregate $2,000,000

2. Coverage must be placed with a company of A.M. Best rating of A; VII or higher.

3. The COI must be provided showing specific information as to the date/s and event for which it’s being issued.

4. Accompanying the COI must be a separate endorsement (as mentioned above) to the policy naming: **the California State University, Stanislaus; the California State University, Stanislaus Auxiliaries; the Board of Trustees of the California State University; the State of California; and their employees, officers, agents, and assigns** as additional insured (AI) for the duration and purpose of the event/s being held (see attachments).

5. **EMPLOYER LIABILITY:** (Commercial Entities) $1,000,000

6. **AUTOMOBILE LIABILITY:** If applicable (using non-state vehicles at the event), provide proof of coverage to the following limits:
   - Private Individuals:
     - Liability $100,000 per person/$300,000 per accident
     - Property Damage: $50,000 per occurrence
   - Commercial Entities:
     - Business Automobile Liability Combined Single Limit (CSL) not less than $1,000,000 per occurrence

7. **WORKER’S COMPENSATION:** If applicable (using your own or other non-state employees at the event), provide proof of coverage to statutory limits. A COI will be required.
   - Provide thirty (30) days advance written notice to the university of any modification, change, or cancellation of any insurance coverage.
   - The COI should contain a description of the activity or project for which it’s being issued.
   - We request this information to be received by the Office of Safety & Risk Management at least two weeks prior to the event.

These requirements are made pursuant to the California State University Office of the Chancellor Executive Order No. 849 (February 5, 2000). Inquiries should be directed to the University Risk Manager at (209) 667-3114.